

"People Helping People"





Betty Mercado's home is elevated to safety, out of reach of the nearby Coeur d'Alene River

Flood Inevitable, Damage Not . . .

Preparing for the Next Flood

In Shoshone County the Coeur d' Alene River recaptured its natural stream channel last February. Unfortunately for Betty Mercado, her home was in the channel. Without waming, the water rose up to 4 feet in her home, destroying many of her belongings. After the water receded, the tough decision came: should she suffer through the inevitable again or move out of the place she's called home all her life?

Shoshone County, the Idaho Bureau of Disaster Services (BDS) and the Federal Emergency Management Agency (FEMA) helped Mercado come up with the solution — elevate.

"I knew I couldn't stay without doing something to ensure I didn't flood again, so I decided to elevate my house 8 feet," Mercado said. "I looked at different elevation methods, but the best solution for me was to use stilts."

Not only was her home elevated safely above the floodplain, it also was engineered to resist an earthquake.

"There are ways to mitigate against

earthquakes by increasing a home's stability while elevating it above the floodplain," said Stephen Weiser, state hazard mitigation officer.

After Mercado applied for assistance through FEMA, an inspector determined her home was not habitable. She received \$3,000 from the FEMA disaster housing program and moved into a rental house. Mercado received a low-interest disaster loan from the U.S. Small Business Administration (SBA) to replace her damaged personal property and raise the home to meet the county's code requirement to elevate the structure. After Shoshone County officials sent a formal project proposal, the state reimbursed her for the elevation through the state hazard mitigation program.

Mercado is ready to return home. "It's been almost a year and I am looking forward to moving back into my home," Mercado said. "I now have peace of mind knowing I'm safe the next time the river rises."

Disaster Application Deadline Nears

Idaho residents who have not yet applied for federal assistance have four more weeks to apply. Mar. 5 is the last day to file applications for most disaster assistance programs.

Federal Coordinating Officer Robert Freitag and State Coordinating Officer Patrick Frischmuth urge those who have not done so to register as soon as possible by calling the Federal Emergency Management Agency (FEMA) toll-free registration line at 1-800-462-9029 (TTY: 1-800-462-7585 for the hearing-and speech-impaired).

Renters, home owners or business owners who live or do business in one of the 17 disaster-declared counties may be eligible for disaster aid. The counties are: Adams, Benewah, Boise, Bonner, Boundary, Clearwater, Elmore, Gem, Idaho, Kootenai, Latah, Nez Perce, Owyhee, Payette, Shoshone, Valley and Washington.

"This time of year, many people who have homes in Idaho are living outside the state," Frischmuth said. "Often a neighbor or relative keeps an eye on these properties. It would be a real service to notify absent homeowners of the Mar. 5 assistance deadline and other disaster-related information."

For information about the disaster assistance programs or the location of Disaster Recovery Centers call the FEMA Helpline at **1-800-525-0321** (TTY: **1-800-660-8005**).

Apply By Phone **1-800-462-9029**

(TTY: 1-800-462-7585)

9 a.m. to 9 p.m. Mountain Standard Time seven days a week

Toll Free



A Message From

FEMA Director James L. Witt

My heart goes out to all of you in Idaho affected by the recent snowstorms, mudslides and flooding. This has been an extremely rough time for thousands of Idahoans. Many

of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings.

Fortunately, a strong state and federal partnership is in place to help you. Idahoans have a proud history of meeting problems head on with strength and determination. The recovery process will be challenging, but together we are up to the task.

We are sensitive to the dislocation and trauma this disaster has caused so many families. We at the Federal Emergency Management Agency and the rest of the federal family pledge to support your recovery efforts. FEMA can't make people whole after a disaster - no government program can do that. What we can do is get you started on the road to recovery.

We pledge to begin the recovery process by giving you individualized attention and by making sure you know the range of housing, loan and grant assistance programs available and how to apply for these programs.

We are meeting immediate needs and are continually evaluating new and changing ones to ensure that relief is provided. We are moving quickly with the disaster assistance you need to help you recover.



A Message From

Governor Philip E. Batt

For the second time in a year, nature's fury has been unleashed in Idaho. Historically, this is some of the worst flooding on record. As of today, disasters have been declared in 17 of

the state's 44 counties. Officials are still assessing the damage, but it is certain the price tag will be high. More than 400 homes have been damaged and 50 destroyed. Our roads have sustained \$42 million in damage.

Because of the heroic efforts of community leaders and volunteers, our National Guard, the American Red Cross, the Bureau of Disaster Services and the Idaho Transportation Department, lives were saved and greater disaster was averted. But six people died as a result of the storms, despite our best efforts to prevent loss of life.

I have toured the hardest-hit sections of our state several times. I've met with FEMA Director James Lee Witt. And I've instructed state agencies to do all they can do to assist local governments in the recovery process. Many state agencies are working around the clock to open roads, identify alternative funds for recovery efforts and help community leadership prepare so everyone is ready in case there is ever flooding again.

We owe our thanks to FEMA, the American Red Cross, the National Guard, and everyone who volunteered during this crisis. I am grateful for all the help we received and I am proud of the resilience Idaho has displayed.

SBA Questions and Answers

Complete Your Disaster Loan Application Now

Q. I registered with FEMA, then received a disaster loan application from SBA.Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by home owners, renters and nonfarm businesses of all sizes which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA. By making affordable loans, the SBA disaster loan program helps disaster victims pay for their repairs while keeping cost to the taxpayers reasonable.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster office to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-488-5323.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located within a high-risk flood hazard area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. Congress does not want owners of property in flood hazard areas to rely repeatedly on federal disaster assistance paid by the tax-

payers. Instead, you are eligible for help on the condition that you carry flood insurance for your own protection and to avoid repetitious costs to the federal treasury. For this reason, if you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA may automatically refer you to the Idaho Individual and Family Grant Program. The grant provides a safety net for individuals and is available only when you have serious needs which cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly to the state-run grant program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.

Flood-Damage Reduction Menu

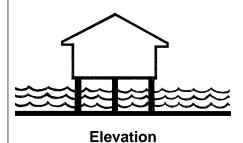
Techniques to Prevent or Reduce Flood Losses

By taking preventive actions now — before the next flood — you can reduce damage to your home and property. Consider the following options listed below before taking action. For more information on these flood damage reduction techniques and other damage prevention tips suited to your specific needs, call toll-free **1-800-437-0457**.



Relocation

- Most effective technique, but also most expensive
- Things to consider:
 Where to go
 What to do with the old site



- The next best technique if you can't relocate
- Can reduce your flood insurance rates
- Things to consider:
 How high to elevate
 Cost
 What method
- See "Minimizing Flood Damage" on Page 5



• Effective technique, but requires enough space

• Sometimes not permitted by surface water regulations



Dry Floodproofing

- Keeps water out of building by sealing walls, stairwells and openings
- Things to consider:

 How high up the walls to floodproof
 What methods to use



Wet Floodproofing

- Assumes water will get into building
- Protects by elevating appliances, electrical devices, water heater, etc.
- Uses water-resistant materials below the flood line

Take preventive action now, before the next flood by calling the free FEMA damageprevention tips line.

Next, consult with a licensed architect or engineer for a safe, functional design solution. Then, make sure the work complies with local building regulations.

Message from the Editor

This is the second issue of *Recovery Times* published for Idaho victims of this winter's snowstorms and subsequent mud slides and flooding. The newsletter provides a means for FEMA and the Idaho Bureau of Disaster Services to inform you about disaster assistance, how you can apply for disaster aid and how long the process should take.

More than 50,000 copies of the first issue of *Recovery Times* were distributed statewide, beginning Jan. 13.

We are grateful to all those who helped distribute the initial issue, including newspapers throughout the state, congressional and state legislative offices, local emergency management agencies, the American Red Cross and other community organizations.

Copies of the first issue still may be available through the Idaho Bureau of Disaster Services in Boise, 208-334-3460, local Red Cross chapter offices, your state legislator or the local office of your U.S. senator or representative.

Recovery Times is published by the Federal Emergency Management Agency and the Idaho Bureau of Disaster Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about Recovery Times may be directed to 1-800-525-0321. For additional copies of Recovery Times, call 1-800-480-4520.

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Preparing Yourself for Snowstorms



Canoeists move through the city of Payette after a levee broke, flooding streets.

Natural disasters, like floods and major snowstorms, are traumatic at worst and disruptive at best. But these events are best handled by family preparation. Thinking ahead about how to handle potential problems such as isolation, power outages, keeping warm or losing telephone communication can reduce a disaster victim's sense of helplessness.

Preparedness Checklist

A general home-preparedness supply checklist might include:

 Enough drinking water for each person or pet to have 1 gallon per day for up to three days

Damage Prevention Tips Call 1-800-437-0457 Toll Free

- Water purification tablets or chlorine
- A three-day supply of nonperishable food
- A nonelectric can opener
- An alternate cooking source, such as a small wood stove, matches and a convenient fuel source. If you use a kerosene heater, keep a fresh and adequate kerosene supply. Do not run a barbecue or camp stove indoors; you could suffer from carbon monoxide poisoning. If you have a standby generator, know where it is, how much fuel you have, and test start it (especially in extreme temperatures).
- A flashlight, portable radio and extra batteries (keep handy and easy to find in the dark)
- A first-aid kit that includes gauze, bandages, scissors, tape, antiseptics, prescription and nonprescription medications, thermometer and first-aid manual. In the kit, keep a record of prescription medications, medical conditions, names of family physician and pharmacy.
- Extra pair of eyeglasses
- Money, including roll of quarters for vending machines and pay telephones
- A fireproof box for documents and proof of current residency

- Heavy shoes, rubber boots, extra clothing, gloves, weather-resistant coats, warm blankets or sleeping bags
- Fire extinguisher (ABC type), large plastic garbage bags, tools (including crescent wrench), duct tape, crowbar, whistle and bags to carry items during an evacuation
- · Personal hygiene items and toilet paper
- Special needs, such as pet food and leash, food for infants, medications, glasses, extra hearing aid batteries, special arrangements for life support, and manual wheelchair for power-chair user

Coping with Isolation

To cope with isolation, set aside some diversions, such as family board games, playing cards, puzzles and books.

Minimize the stress children may feel by keeping their favorite story books and toys handy. Let children help prepare food and do chores so they feel they have a role in the recovery process. If the children have their school books, create at-home lessons to maintain consistency. As much as possible, treat the disaster as an "adventure" that the family will get through.

If someone in the family is elderly or has a disabling medical condition, arrange a "buddy system" with a more capable neighbor who can check in after the immediate disaster has passed. If no such person is available, contact the senior citizen center or the person's physician.

Watch Out for Hazards

Use extreme caution when entering buildings: wear sturdy shoes, use a flashlight to carefully examine walls, floors and windows. Watch out for animals that took refuge in your home and for loose plaster. Carry a wooden stick to move debris or potentially live electrical wires.

Take pictures of the damage, both to the house and to the contents, for insurance claims.

Look for fire hazards, such as leaking gas lines, flooded electrical circuits, submerged furnaces or electrical appliances, and flammable or explosive materials that may have been washed inside.

Preventing Future Damage

Idaho's citizens know how it feels to endure several types of disasters at once –

rms, Mudslides and Flooding

snow, floods and mudslides. In northern Idaho, snows up to 7 feet deep collapsed the roofs of schools and businesses; while in southwestern Idaho mudslides isolated communities and floods damaged homes, farmlands, roads and bridges. Following are some suggestions to prepare for these types of disasters.

Snow Load Damage Protection.

Before the snow flies, look at the roof of your home or business and ask the following questions: How strong is the roof structure? Is it properly connected, braced and drained? Will it withstand the added weight of wet snow?

Get the answers from a licensed, professional structural engineer or architect. Then construct or alter your building to meet or exceed local code standards.

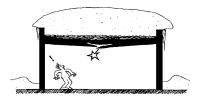
While it is best to take action before it snows, you can take steps to minimize damage during the storm. Remove snow from your roof, but don't risk personal safety, and don't damage the roofing surface. Keep the roof drainage clear – especially when rain follows snow. Ice dams often block roof drains. And remember, an inch of water weighs 5 pounds per square foot.

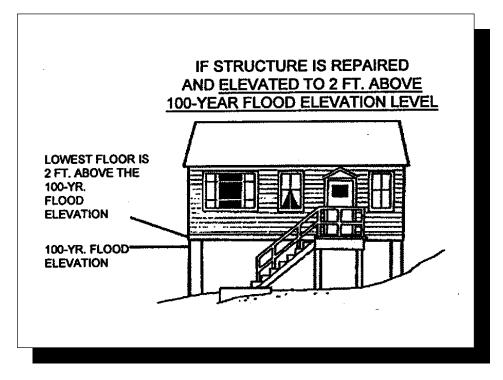
Coeur d'Alene Snow Load

Dec. 1996

Three feet of snowfall weighed a measured 76 lbs. per square ft.

If your roof is 20 ft. by 40 ft. (800 sq. ft.), there was a total of 60,800 lbs. on your roof, or 30.4 tons!!





Coping with the Threat of Mudslides. Debris avalanches and debris flows, or "mudslides," are shallow landslides, saturated with water, that travel rapidly down slope as muddy slurries. The combination of heavy rainfall, steep slopes and loose soil can produce local debris flows, often without waming.

Burned slopes are especially susceptible to mudslides because of the absence of vegetation to bind the soil.

To be safe, assume that all drainage in steep areas is subject to dangerous debris flows, especially if loose, sandy soils are present.

Avoid building on sites at the bottom of steep gulches and drainage courses. If these areas must be used, consult with a soil engineer and an engineering geologist. These specialists will be able to evaluate the potential for mudslide problems and give advice on the best way to minimize the risk to life and property.

In some cases, walls can be built to deflect potential mudflows away from, or around, structures. To be effective, diversion walls must be professionally engineered, drained and regularly maintained. Minimizing Flood Damage. Home owners located in a floodplain can lessen the impact of disasters— or avoid them altogether — by elevating their houses. Consult your community floodplain coordinator to determine the "100-year flood level," in your area, then elevate the house 2 feet or more above that level. Consult an architect or engineer for proper structural design. Elevation can significantly reduce flood insurance premiums.

If water gets into your building, begin drying it out promptly. Turn off the main power. Open the doors and windows. Remove wet furniture and carpets (should be cleaned and disinfected), and discard all contaminated food products.

Interior walls should be drained. Remove finish material to 1 foot or more above the flood line. Remove any insulation from behind the wall immediately. Batt insulation and blown-in insulation must be discarded, and rigid-foam insulation may be removed, disinfected and dried for reuse.

Disinfecting is extremely important since most floodwater contains raw sewage. Clean with a mixture of one-quarter cup liquid chlorine bleach mixed into one gallon of water.

Agencies in Action

Federal and State Agencies Team up to Pr

After one of the most disastrous storms to hit the state of Idaho resulted in a federal disaster declaration, state, federal and voluntary agencies began working together with the shared goal of helping people in the state recover. Following is a summary of the efforts of some of the many agencies contributing to the disaster recovery efforts of Idahoans.

Federal Agencies

Federal Emergency Management Agency (FEMA) - More than 110 FEMA employees have been in Idaho providing a variety of disaster services, including conducting damage assessments, providing disaster housing assistance and grants to individuals and families, communicating public information and administering a variety of other aid programs.

U.S. Small Business Administration (**SBA**) - The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims.

Department of Agriculture - The Farm Service Agency is providing loan-guarantee assistance for lenders to aid farmers and ranchers and low-interest farm

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer. emergency loans for family-sized farms. County FSA offices are conducting community outreach meetings.

Natural Resources Conservation

Service - The conservation service investigates work necessary to reduce the threat to life and property and prevent further damage from flooding, runoff and erosion. The service received requests from five local sponsors to reshape and protect eroding stream banks and reseed damaged land areas.

Department of Defense - The U.S. Army Corps of Engineers is inspecting levees, helping with snow and debris removal and conducting safety inspections of snowfall-impacted schools and public buildings.

Department of the Interior - The Bureau of Land Management is helping assess the impact of the storm on watersheds and public facilities, rehabilitating public lands damaged by mudslides and erosion and providing technical assistance in land restoration techniques.

Department of Transportation - A team from the department is working with the Idaho Transportation Department on assessing damage and restoring road service. Assessments have identified more than \$9.9 million in damage to county highways. The department is also providing overflights to identify damage, locate hazardous materials and deliver satellite communication equipment into isolated areas. It also arranges for transportation of hazardous materials from river banks to temporary collection areas until materials can be properly identified for disposal.

General Services Administration -

The agency provides support and security services to other responding federal agencies.

National Weather Service - The service sends a meteorologist to assist the Idaho State Emergency Operations Center to assist with decision-making.

Veterans Administration - The administration's representatives provide counseling to veterans and their families regarding VA benefits, services and claims.

Department of Labor - The department provides special disaster unemployment assistance to individuals not eligible for regular unemployment benefits. It also has received federal funds to employ dislocated workers to assist public and private non-profit entities in disaster recovery efforts.

Environmental Protection Agency - Staff and consultants are helping remove and stabilize hazardous chemicals and large tanks and containers throughout affected areas.

State Agencies

Department on Aging - Senior citizens receive meals, transportation, chore service and other assistance through the Southwest, Panhandle and Clearwater regional centers on aging.

Department of Agriculture - The department helps farmers and ranchers locate the proper federal agricultural assistance programs. It also provides feed safety guidelines and conducts damage assessment of chemically contaminated familiand.

Attomey General's Office - Idaho's Attomey General deals with cases of fraud, such as residents who have been victimized by fraudulent home-repair contractors.

Department of Commerce - The department awards grants to counties and cities facing public health and safety threats. Communities may use these grants to repair such things as flood control structures.

Division of Environmental Quality - The division is operating a hotline for

o Provide Relief to Storm Victims



FEMA workers, one a Spanish interpreter, explain assistance programs to a Payette resident.

those who have containers of dangerous chemicals or other dangerous items on their property. It also has drop-off sites for household hazardous materials throughout southwest Idaho communities.

Department of Health and Welfare -

Mental health services are available for disaster victims in southwest and north Idaho.

Department of Insurance -

Counseling to individuals and businesses is available to assist with insurance claims and fraud investigation.

Department of Labor - The department provides special disaster unemployment assistance to individuals not eligible for regular unemployment benefits, and employs dislocated workers to assist public and private non-profit entities in their disaster recovery efforts. Assistance is available through local job service offices.

Public Utilities Commission - The commission can put consumers in touch with utility companies to assist with

billing problems and connection of new services and to resolve disputes between consumers and utility companies.

Department of Revenue and

Taxation - The Idaho State Tax Commission provides information on state and federal tax programs.

Department of Water Resources -

The department aids residents and communities seeking information on floodplain locations, flood insurance and emergency stream-bed alteration permits.

Voluntary Organizations

Organizations that are actively working together on recovery tasks such as cleaning homes and providing emergency food, minor medical assistance and housing repair include the American Red Cross, Salvation Army, Church of the Brethren, Mennonites, Baptists, Methodists, Lions Club and Church World Services.

Highway Study Identifies Damage

After inspecting flood-soaked western states last month, Vice President Gore announced \$10 million in federal highway emergency relief funds to begin repairs on highways and bridges in Idaho.

To date, more than \$9.9 million in damages to highways in Idaho's 17 federally declared counties have been identified. Damage assessment figures are: \$4. 3 million in Boise, nearly \$2.5 million in Idaho, over \$1.6 million in Adams, \$1.1 million in Washington, more than \$350,000 in Valley, almost \$79,000 in Gem, and \$22,700 in Payette.

Once the floodwaters recede, the Federal Highway Administration will be able to evaluate the amount of additional funding needed.

General highway projects include removing debris, restoring pavement, managing erosion, replacing guardrails, cleaning up culverts and repairing bridges.

Funds available through the highway administration's emergency relief program are awarded after a formal emergency proclamation has been issued and the state has filed a preliminary damage assessment. The allocations reimburse the state for emergency work already completed and provide funding for other necessary repairs to correct major or unusual damage.

Highways eligible for federal aid are all the public roads not functionally classified as either local or rural roadways. By law, the highway administration can provide up to \$100 million in emergency relief funding to a state for each natural disaster eligible under the program.

Current Number is a Vital Link

If you have moved or cannot be reached at your ususal phone number, call the **FEMA Helpline**, **1-800-525-0321** (**TTY 1-800-660-8005**), and provide a telephone number where you may be reached or the number of someone who can contact you.



Highway officials inspect a section of U.S. Interstate 95 that was washed away by the flooding Little Salmon River.

Flood Insurance Myths and Facts

MYTH: My standard home owners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Home owners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: Flood insurance is available only for home owners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If a flood is forecast in the near future, it's too late for me to purchase insurance.

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

Important Phone Numbers - Clip and Save

Federal Agencies FEMA Registration. 800-462-9029 (TTY for hearing/speech-impaired). 800-462-7585 Disaster Information Helpline. 800-525-0321 (TTY for hearing/speech-impaired). 800-660-8005 FEMA Fraud Detection. 800-323-8603 FEMA Damage Reduction Tips Line. 800-437-0457	Dept. of Agriculture Farm Service Agency 208-378-5650 Rural Rehabilitation 208-332-8500 Agricultural Technology 208-332-8608 Dept. of Fish and Game 208-769-1414 Panhandle Region 208-769-1414 Clearwater Region 208-799-5010
National Flood Insurance Program 800-427-4661 Social Security Administration 800-772-1213 U.S. Small Business Administration 800-488-5323 Internal Revenue Service 800-829-1040 (TTY for hearing/speech-impaired) 800-829-4059 Housing and Urban Development Hotline 800-669-9777 Department of Veterans Affairs, Idaho Regional Office 800-827-1000	Southwest Region. 208-465-8465 Salmon Region. 208-756-3850 Dept. of Commerce, Community Development 208-334-2470 Dept. of Insurance. 800-721-3272 Idaho Attorney General's Consumer 208-432-3545 Idaho Dept. of Environmental Quality 888-800-3478
State Agencies	Public Utilities Commission 800-432-0369
Dept. of Labor	Disaster Legal Services 800-221-3295
Commission on Aging Panhandle Region	Volunteer Agencies American Red Cross. 800-853-2570 Salvation Army 208-343-5429